

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/17/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mercedes Roysha Childs  
1312 N.100 W.  
Layton, UT 84041

Case Number:  
15-21195 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-5057

Attorney for Debtor(s) (name and address):

Ryan D. Baxter  
3786 S. Montecito St.  
Salt Lake City, UT 84106  
Telephone number: 801-688-8533

Bankruptcy Trustee (name and address):

George B. Hofmann tr IV  
Parsons Kinghorn Harris, P.C.  
111 East Broadway  
11th Floor  
Salt Lake City, UT 84111  
Telephone number: (801) 363-4300

**Meeting of Creditors**

Date: **April 1, 2015**

Time: **9:00 am**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/1/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 2/27/15

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Mercedes Roysha Childs  
 Debtor

Case No. 15-21195-JTM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: mkz  
 Form ID: rab9a

Page 1 of 3  
 Total Noticed: 78

Date Rcvd: Feb 27, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2015.

db  
 +Mercedes Roysha Childs, 1312 N.100 W., Layton, UT 84041-2101  
 +Advanced Collections Services, PO Box 626, Plainville, CT 06062-0626  
 +All Finance Auto, 4550 S. Main St., Salt Lake City, UT 84107-6763  
 +American Coradius International, LLC, PO Box 505, Linden, MI 48451-0505  
 +CNAC MI105, 2323 W Jefferson St., Joliet, IL 60435-6445  
 +CNAC-UT103, 4956 W. 6200 S., Salt Lake City, UT 84118-6703  
 +CNACUT103, 730 S. State St., Clearfield, UT 84015-1811  
 +Centrus Auto Finance, PO Box 195696, Dallas, TX 75219-8611  
 +Comcast, 9602 S. 300 W., Sandy, UT 84070-3301  
 +Comcast Cable, 752 N MARSHALL WAY, Layton, UT 84041-7278  
 +Comcast Cable, PO Box 34744, Seattle, WA 98124-1744  
 +Comcast Cable, 542 W. 400 S., Lindon, UT 84042-1914  
 +Davis Hospital and Medical Center, Business Office/Billing, 1600 West Antelope Dr., Layton, UT 84041-1142  
 +Davis Hospital and Medical Center, PO Box 26894, Salt Lake City, UT 84126-0894  
 +EZ II Rent to Own, 1167 W. 12TH ST. #4, Ogden, UT 84404-5408  
 +Emergency Physicians Integrated Care, PO Box 96398, Oklahoma City, OK 73143-6398  
 +Emergency Physicians Integrated Care, 144 S. 500 E., Salt Lake City, UT 84102-1907  
 +Fairstone At Riverview, 4341 Riverboat Rd., Salt Lake City, UT 84123-2549  
 +Law Offices of Quinn M. Kofford, PC, PO Box 1425, American Fork, UT 84003-6425  
 +LoanMart Auto Title Loans, 15821 Ventura Blvd., Ste. 280, Encino, CA 91436-5218  
 +Medical Revenue Services, PO Box 1940, Melbourne, FL 32902-1940  
 +Millwood Management, 5640 South Riley Lane, Salt Lake City, UT 84107-5800  
 +Mountain Land Collections, PO Box 1280, 483 W. 50 N., American Fork, UT 84003-2265  
 +National Fitness, PO Box 497, Layton, UT 84041-0497  
 +Noyes Law Firm, 315 S. 500 E., Ste. 102, American Fork, UT 84003-3840  
 +Onemain Financial, 6801 Colwell Blvd., Attn: C/S Care Dept, Irving, TX 75039-3198  
 +PayPal Credit, PO Box 5018, Lutherville Timonium, MD 21094-5018  
 +Rich's Cars 'N Credit, 95 W. 400 N., Logan, UT 84321-3920  
 +SCIL, Inc. DBA Speedycash.com, 3611 N. Ridge Rd., Wichita, KS 67205-1214  
 +The Law Offices of Kirk A. Cullimore, LL, 644 E. Union Square, Sandy, UT 84070-3403  
 +US Bank, Sunset Smith's Office, 2353 N. Main St., Farmington, UT 84025  
 +Union Workers Credit Services, 1327 Empore Central, Ste. 130, Dallas, TX 75247-4086  
 +Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Ste. 550, Saint Charles, MO 63304-2225  
 +Veros Credit LLC, 2333 N. Broadway, Ste. 130, Santa Ana, CA 92706-1641  
 +Veros Credit LLC, 2333 N. Broadway, Ste. 400, Santa Ana, CA 92706-1656  
 +Willow Cove Apartments, 9300 Redwood Road, West Jordan, UT 84088-6607

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ryandbaxter@gmail.com Feb 28 2015 00:58:40 Ryan D. Baxter,  
 3786 S. Montecito St., Salt Lake City, UT 84106  
 tr +EDI: BGBHOFMANN.COM Feb 28 2015 01:03:00 George B. Hofmann tr, IV,  
 Parsons Kinghorn Harris, P.C., 111 East Broadway, 11th Floor,  
 Salt Lake City, UT 84111-5225  
 9708712 +EDI: CINGMIDLAND.COM Feb 28 2015 01:03:00 AT&T Mobility, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 9708713 +EDI: CINGMIDLAND.COM Feb 28 2015 01:03:00 AT&T Mobility, 5109 82nd St Unit 4,  
 Lubbock, TX 79424-3000  
 9708715 +E-mail/Text: banko@bonnncoll.com Feb 28 2015 00:59:26 Bonneville Billing,  
 1186 E. 4600 S., Ste. 100, Ogden, UT 84403-4896  
 9708714 +E-mail/Text: banko@bonnncoll.com Feb 28 2015 00:59:26 Bonneville Billing, PO Box 150621,  
 Ogden, UT 84415-0621  
 9708716 +E-mail/Text: banko@bonnncoll.com Feb 28 2015 00:59:26 Bonneville Collections,  
 PO Box 150621, Ogden, UT 84415-0621  
 9708717 +EDI: CAPITALONE.COM Feb 28 2015 00:58:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 9708718 +EDI: CAPITALONE.COM Feb 28 2015 00:58:00 Capital One Bank (USA), N.A., PO Box 60599,  
 City of Industry, CA 91716-0599  
 9708727 +E-mail/Text: bankruptcy@consumerportfolio.com Feb 28 2015 00:59:14  
 Consumer Portfolio Services, PO Box 57071, Irvine, CA 92619-7071  
 9708728 +EDI: CCS.COM Feb 28 2015 01:03:00 Credit Collection Services, Two Wells Ave.,  
 Newton Center, MA 02459-3246  
 9708730 +EDI: CCS.COM Feb 28 2015 01:03:00 Credit Collection Services, PO Box 9134,  
 Needham Heights, MA 02494-9134  
 9708729 +EDI: CCS.COM Feb 28 2015 01:03:00 Credit Collection Services, PO Box 9136,  
 Needham Heights, MA 02494-9136  
 9708737 +EDI: RMSC.COM Feb 28 2015 00:58:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando, FL 32896-0061  
 9708738 +E-mail/Text: bureauknight@yahoo.com Feb 28 2015 00:59:01 Knight Adjustment Bureau,  
 404 E. 4500 S., Ste. A-34, Salt Lake City, UT 84107-2710  
 9708745 +EDI: RESURGENT.COM Feb 28 2015 01:03:00 LVNV Funding, LLC, PO Box 10584,  
 Greenville, SC 29603-0584

District/off: 1088-2

User: mkz  
Form ID: rab9a

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Total Noticed: 78

Date Rcvd: Feb 27, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9708746 +EDI: RESURGENT.COM Feb 28 2015 01:03:00 LVNV Funding, LLC, PO Box 10587,  
Greenville, SC 29603-0587  
9708743 +EDI: RESURGENT.COM Feb 28 2015 01:03:00 LVNV Funding, LLC, PO Box 10497,  
Greenville, SC 29603-0497  
9708744 +EDI: RESURGENT.COM Feb 28 2015 01:03:00 LVNV Funding, LLC, PO Box 740281,  
Houston, TX 77274-0281  
9708747 +EDI: TSYS2.COM Feb 28 2015 00:58:00 Macy's/DSNB, PO Box 8218, Mason, OH 45040-8218  
9708748 +EDI: TSYS2.COM Feb 28 2015 00:58:00 Macys, PO Box 8218, Mason, OH 45040-8218  
9708752 +E-mail/Text: jlothrop@macu.com Feb 28 2015 00:59:02 Mountain America Credit Union,  
180 E. 100 S., Salt Lake City, UT 84139-1502  
9708751 +E-mail/Text: jlothrop@macu.com Feb 28 2015 00:59:02 Mountain America Credit Union,  
7181 South Campus View Drive, West Jordan, UT 84084-4312  
9708753 +E-mail/Text: jlothrop@macu.com Feb 28 2015 00:59:02 Mountain America Credit Union,  
660 S. 200 E., Salt Lake City, UT 84111-3846  
9708755 +E-mail/Text: bkclerk@north-american-recovery.com Feb 28 2015 00:59:12 N.A.R., Inc.,  
5225 W. Wiley Post Way, Ste. 410, Salt Lake City, UT 84116-2561  
9708756 +E-mail/Text: bkclerk@north-american-recovery.com Feb 28 2015 00:59:12 NAR Inc.,  
1600 W. 2200 S., Ste. 410, Salt Lake City, UT 84119-7240  
9708757 +EDI: PINNACLE.COM Feb 28 2015 00:58:00 National Asset Recovery Services, Inc., PO box 701,  
Chesterfield, MO 63006-0701  
9708762 +EDI: RMSC.COM Feb 28 2015 00:58:00 Paypal Credit Services/GECRB, PO Box 960080,  
Orlando, FL 32896-0080  
9708763 +EDI: RESURGENT.COM Feb 28 2015 01:03:00 Resurgent Capital Services,  
55 Beattie Place, Ste. 110 MS576, Greenville, SC 29601-5115  
9708770 EDI: NEXTEL.COM Feb 28 2015 00:53:00 Sprint, PO Box 54977, Los Angeles, CA 90054  
9708767 +E-mail/Text: bankruptcy@speedyinc.com Feb 28 2015 00:58:59 Speedy Cash / Rapid Cash,  
PO Box 780408, Wichita, KS 67278-0408  
9708768 +E-mail/Text: bankruptcy@speedyinc.com Feb 28 2015 00:58:59 Speedy Cash/Rapid Cash,  
3527 N. Ridge Road, Wichita, KS 67205-1212  
9708769 +E-mail/Text: bankruptcy@speedyinc.com Feb 28 2015 00:58:59 Speedy Cash/Rapid Cash,  
3611 N. Ridge Rd., Wichita, KS 67205-1214  
9708771 +EDI: AISTMBL.COM Feb 28 2015 00:58:00 T-Mobile USA, Inc., Bankruptcy Dept.,  
PO Box 53410, Bellevue, WA 98015-3410  
9708773 +E-mail/Text: bknotices@lac77.com Feb 28 2015 00:58:54 Titanium Funds, 1265 S. State St.,  
Clearfield, UT 84015-1602  
9708778 EDI: USBANKARS.COM Feb 28 2015 01:03:00 US Bank, 1200 Energy Park D,  
Saint Paul, MN 55108  
9708776 EDI: USBANKARS.COM Feb 28 2015 01:03:00 US Bank, 425 Walnut St., Cincinnati, OH 45202  
9708777 EDI: USBANKARS.COM Feb 28 2015 01:03:00 US Bank, Cb Disputes, PO Box 108,  
Saint Louis, MO 63166  
9708780 +EDI: USBANKARS.COM Feb 28 2015 01:03:00 US Bank Line of Credit, PO Box 5227,  
Cincinnati, OH 45201-5227  
9708775 +E-mail/Text: ebn@unique-mgmt.com Feb 28 2015 00:59:21 Unique National Collections,  
119 E. Maple St., Jeffersonville, IN 47130-3439  
9708782 +EDI: AFNIVZWIRE.COM Feb 28 2015 00:53:00 Verizon Wireless Bankruptcy Admin, PO Box 3397,  
Bloomington, IL 61702-3397  
9708785 +EDI: WFFC.COM Feb 28 2015 01:03:00 Wells Fargo Dealer Services, PO Box 1697,  
Winterville, NC 28590-1697

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9708739 ##+Knight Adjustment Bureau, 823 E. 400 S., Salt Lake City, UT 84102-2903  
9708740 ##+Law Offices of Quinn M. Kofford, PC, 43 N. 470 W., American Fork, UT 84003-2267  
9708765 ##+Rocky Mountain Power, 1033 NE 6th Ave., Portland, OR 97232-2017

TOTALS: 0, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2015

Signature: /s/Joseph Speetjens

District/off: 1088-2

User: mkz  
Form ID: rab9a

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Total Noticed: 78

Date Rcvd: Feb 27, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2015 at the address(es) listed below:

George B. Hofmann tr, IV trustee@pkhlawyers.com,  
dh@pkhlawyers.com;jt@pkhlawyers.com;UT16@ecfcbis.com  
Ryan D. Baxter on behalf of Debtor Mercedes Roysha Childs ryandbaxter@gmail.com  
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3